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Fax Cover Sheet

DATE: August 28, 2003

FROM: James G. Gatto
Direct Dial 703-464-8182
jggatto@mintz.com

CLIENT: 92654-004-401

Attorney No.

2654

Client No.

92654

Matter No.

004-401

To:

NAME	BUSINESS #	FAX #
Karl D. Frech Group Art Unit: 2876	703-872-9317	703-872-9319

MESSAGE:

FAX RECEIVED

AUG 28 2003

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We are sending a total of 13 pages, including this cover sheet.

Please call us at 703 464 4800, if you experience any problems.

STATEMENT OF CONFIDENTIALITY

THE INFORMATION CONTAINED IN THIS FAX IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE AND MAY CONTAIN CONFIDENTIAL OR PRIVILEGED INFORMATION. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY FORM OR DISSEMINATION OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF THIS FAX WAS SENT IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY PHONE.

PATENTS
Attorney Docket No.: 92654-004-401

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : JAMES G. GATTO
SERIAL NUMBER : 09/922,935 EXAMINER : Karl D. Frech
FILING DATE : August 7, 2001 ART UNIT : 2876
FOR : ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

COMMUNICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA. 22313-1450

Sir:

Pursuant to a telephone conversation with Examiner Karl Frech on August 28, 2003, Applicant is herewith enclosing a copy of the items that Applicant filed in the above referenced matter on April 15, 2003. These items include:

1. Transmittal Letter (in duplicate);
2. Request for Reconsideration;
3. Supplemental Information Disclosure Statement (in duplicate);
4. PTO Form 1449 (in duplicate) [61 references will not be re-submitted]; and
5. Check No. 2020 in the amount of \$180.00.

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AUG 28 2003
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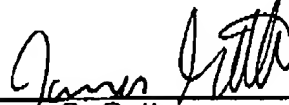
To evidence that the above items were filed on April 15, 2003, Applicant is also enclosing herewith a copy of a date stamped return receipt postcard, which shows that the above listed items were received by the Patent Office on April 15, 2003.

If Examiner Frech has any questions regarding this communication, he is invited to call the undersigned.

OFFICIAL

Date: August 28, 2003

Respectfully submitted,



James G. Gatto
Registration No. 32,694
Mintz, Levin, Cohn, Ferris,
Glovsky and Popeo, P.C.
12010 Sunset Hills Road, Suite 900
Reston, Virginia 20190
(703) 464-8182
Attorneys for Applicant

29315

Atty Docket No.: 92654-004-401

Inventor(s): James G. GATTO

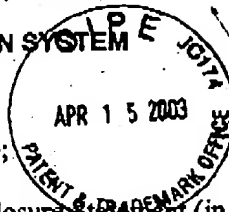
Serial No.: 09/922,935

Filing Date: August 7, 2001

Title: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

Documents Filed:

1. Transmittal Letter (in duplicate);
2. Request for Reconsideration;
3. Supplemental Information Disclosure Statement (in duplicate);
4. PTO Form 1449 (in duplicate) with 61 references attached; and
5. Check No. 2020 in the amount of \$180.00.



VIA HAND DELIVERY

Sender's Initials: JGG/mrs/kdo

Date: April 15, 2003

Atty Docket No.: 92654-004-401

Inventor(s): James G. GATTO

Serial No.: 09/922,935

Filing Date: August 7, 2001

Title: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

Documents Filed:



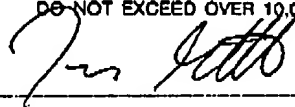
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2. Request for Reconsideration;
3. Supplemental Information Disclosure Statement (in duplicate);
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5. Check No. 2020 in the amount of \$180.00.

VIA HAND DELIVERY

Sender's Initials: JGG/mrs/kdo

Date: April 15, 2003

	Date By
<input checked="" type="checkbox"/> Data Entry	<u> </u>
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<input type="checkbox"/> Annuitles	<u> </u>

MINTZ, LEVIN, COHN, FERRIS GLOVSKY AND POPEO, P.C. 12010 SUNSET HILLS RD., SUITE 900 RESTON, VA 20190		2020	
		5-13/110	
DATE <u>April 15, 2003</u>			
PAY TO THE ORDER OF <u>COMMISSIONER OF PATENTS AND TRADEMARKS</u>		\$ 180.00	
One Hundred Eighty and 00/100-----		DOLLARS 	
 Fleet <small>81250 www.fleet.com Federal Street Office Boston, Massachusetts 02110</small>		DO NOT EXCEED OVER 10,000.00	
FOR <u>92654-004-401 09/922,935 IDS</u>			
⑈002020⑈ ⑆011000138⑆ 94291 34504⑈			

PATENTS
Attorney Docket No.: 92654-004-401

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : James G. GATTO
SERIAL NUMBER : 09/922,935
FILING DATE : August 7, 2001
FOR : ELECTRONIC FUND TRANSFER
OR TRANSACTION SYSTEM

Examiner : Karl D. Frech
ART UNIT : 2876

Assistant Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the present application are the following documents:

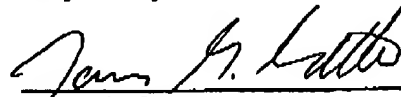
1. Request for Reconsideration;
2. Supplemental Information Disclosure Statement (in duplicate);
3. PTO Form 1449 (in duplicate) with 61 references attached;
4. Check No. 2020 in the amount of \$180.00; and
5. Return postcard.

Our check for \$180.00 is enclosed covering any required fees. In the event any variance exists between the amount enclosed and the Patent and Trademark Office charges, please charge or credit the difference to our Deposit Account 50-0311, Reference No. 92654-004-401. A duplicate copy of this letter is enclosed for that purpose.

If the enclosed papers are considered incomplete, the Mail Room is respectfully requested to contact the undersigned at (703) 464-4800.

DATE: April 15, 2003

Respectfully submitted,



James G. Gatto
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Reston, Virginia 20190-5839
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29315

PATENT & TRADEMARK OFFICE

RES 90732v1

PATENT
Application Serial No.: 09/922,935

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE PATENT APPLICATION OF: James G. GATTO
SERIAL NO.: 09/922,935
FILING DATE: August 7, 2001
ART UNIT: 2876
EXAMINER: KARL D. FRECH
FOR: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

REQUEST FOR RECONSIDERATION


Applicant would like to thank Examiner Frech for the courtesies extended during the interview on April 9, 2003. As reflected in the Examiner's Interview Summary, applicant reiterated its position that the art relied on does not disclose the claimed features for the reasons previously of record. The Examiner seemed to agree and would likely withdraw the final rejection. Reconsideration and withdrawal of the final rejection is therefore requested.

Additionally, applicant noted that a Supplemental Information Disclosure Statement would be filed. Consideration of the Supplemental Information Disclosure Statement upon withdrawal of the final rejection is requested.

Should the Examiner believe a discussion of any aspect of this case would help expedite prosecution, a telephone call to the undersigned is encouraged.

Date: April 10, 2003

Respectfully submitted,

By: 
James G. Gatto
Registration No. 32,694

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